

SYSTEM AND METHOD FOR DYNAMICALLY MANAGING A FINANCIAL ACCOUNT

ABSTRACT

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The invention is directed towards dynamically managing a financial account based on risk modules, aggregated data, and individual behavior, wherein the risk modules are calculated using current and real-time data used in conjunction with prospective as well as current customer data. The risk of loss associated with operating financial accounts is
10 reduced because the parameters under which the financial accounts operate is adjusted based on the aggregated data and the analysis provided from the risk models. This allows additional customers to be obtained but optimizes the risk of loss for the financial institution.